

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN RE:

**ARELIS RIVERA BARBOSA**

DEBTOR(S)

CASE NO.: **19-03597-ESL**

CHAPTER.: **13**

**NOTICE OF FILING AMENDED SCHEDULE J**

TO THE HONORABLE COURT:

**COME NOW**, Debtor represented by the undersigned attorney and respectfully informs the filing of the following amendment:

**AMENDED SCHEDULE J – CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Debtor also inform that the purpose of the amendment is to:

**We HEREBY CERTIFY** that on this same date, we electronically filed the foregoing with the Clerk of the Court using the CM/ECF Filing System which will send a notification, upon information and belief, of such filing to the followings: CHAPTER 7 TRUSTEE AND THE UNITED STATES TRUSTEE. We also hereby certify that this same date we have mailed by United States Postal Service the document to all creditors and parties in interest as per attached master address list.

**RESPECTFULLY SUBMITTED**

In San Juan, Puerto Rico this 24<sup>TH</sup> day of July of 2019.

/S/Victor C. Thomas Santiago  
USDC PR 209807  
127 De Diego Avenue  
Cond. Vallecillo Apt. 1-A  
San Juan, Puerto Rico 00911  
Tel. (787) 722-5601  
Fax (787) 724-6366  
e-mail: [vthomas@thomasmaq.com](mailto:vthomas@thomasmaq.com)

**Fill in this information to identify your case:**

Debtor 1 ARELIS MILAGROS RIVERA BARBOSA

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 19-03597  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

**Official Form 106J**

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

20

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**Your expenses**

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 850.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 98.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **ARELIS MILAGROS RIVERA BARBOSA**

Case number (if known) **19-03597**

<p>6. <b>Utilities:</b></p> <p>6a. Electricity, heat, natural gas</p> <p>6b. Water, sewer, garbage collection</p> <p>6c. Telephone, cell phone, Internet, satellite, and cable services</p> <p>6d. Other. Specify: _____</p> <p>7. <b>Food and housekeeping supplies</b></p> <p>8. <b>Childcare and children's education costs</b></p> <p>9. <b>Clothing, laundry, and dry cleaning</b></p> <p>10. <b>Personal care products and services</b></p> <p>11. <b>Medical and dental expenses</b></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b></p> <p>14. <b>Charitable contributions and religious donations</b></p> <p>15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.</p> <p>15a. Life insurance</p> <p>15b. Health insurance</p> <p>15c. Vehicle insurance</p> <p>15d. Other insurance. Specify: _____</p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</p> <p>17. <b>Installment or lease payments:</b></p> <p>17a. Car payments for Vehicle 1</p> <p>17b. Car payments for Vehicle 2</p> <p>17c. Other. Specify: _____</p> <p>17d. Other. Specify: _____</p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b></p> <p>19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____</p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b></p> <p>20a. Mortgages on other property</p> <p>20b. Real estate taxes</p> <p>20c. Property, homeowner's, or renter's insurance</p> <p>20d. Maintenance, repair, and upkeep expenses</p> <p>20e. Homeowner's association or condominium dues</p> <p>21. <b>Other:</b> Specify: <b>LUNCH AT WORK</b></p> <p><b>PROVISION FOR TAXES</b></p> <p><b>TOLLS</b></p> <p><b>UNIVERSITY EXPENSES</b></p> <p><b>PARKING</b></p> <p>22. <b>Calculate your monthly expenses</b></p> <p>22a. Add lines 4 through 21.</p> <p>22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2</p> <p>22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. <b>Calculate your monthly net income.</b></p> <p>23a. Copy line 12 (your combined monthly income) from Schedule I.</p> <p>23b. Copy your monthly expenses from line 22c above.</p> <p>23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>.</p> <p>24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?</p> <p><input checked="" type="checkbox"/> No.</p> <p><input type="checkbox"/> Yes. Explain here: _____</p>	<table border="0"> <tr><td>6a. \$</td><td><b>175.00</b></td></tr> <tr><td>6b. \$</td><td><b>130.00</b></td></tr> <tr><td>6c. \$</td><td><b>185.00</b></td></tr> <tr><td>6d. \$</td><td><b>0.00</b></td></tr> <tr><td>7. \$</td><td><b>650.00</b></td></tr> <tr><td>8. \$</td><td><b>0.00</b></td></tr> <tr><td>9. \$</td><td><b>120.00</b></td></tr> <tr><td>10. \$</td><td><b>80.00</b></td></tr> <tr><td>11. \$</td><td><b>200.00</b></td></tr> <tr><td>12. \$</td><td><b>180.00</b></td></tr> <tr><td>13. \$</td><td><b>120.00</b></td></tr> <tr><td>14. \$</td><td><b>0.00</b></td></tr> <tr><td>15a. \$</td><td><b>0.00</b></td></tr> <tr><td>15b. \$</td><td><b>0.00</b></td></tr> <tr><td>15c. \$</td><td><b>0.00</b></td></tr> <tr><td>15d. \$</td><td><b>0.00</b></td></tr> <tr><td>16. \$</td><td><b>0.00</b></td></tr> <tr><td>17a. \$</td><td><b>0.00</b></td></tr> <tr><td>17b. \$</td><td><b>0.00</b></td></tr> <tr><td>17c. \$</td><td><b>0.00</b></td></tr> <tr><td>17d. \$</td><td><b>0.00</b></td></tr> <tr><td>18. \$</td><td><b>0.00</b></td></tr> <tr><td>19. \$</td><td><b>0.00</b></td></tr> <tr><td>20a. \$</td><td><b>0.00</b></td></tr> <tr><td>20b. \$</td><td><b>0.00</b></td></tr> <tr><td>20c. \$</td><td><b>0.00</b></td></tr> <tr><td>20d. \$</td><td><b>0.00</b></td></tr> <tr><td>20e. \$</td><td><b>0.00</b></td></tr> <tr><td>21. +\$</td><td><b>180.00</b></td></tr> <tr><td>+\$</td><td><b>250.00</b></td></tr> <tr><td>+\$</td><td><b>80.00</b></td></tr> <tr><td>+\$</td><td><b>250.00</b></td></tr> <tr><td>+\$</td><td><b>60.00</b></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="0"> <tr><td>\$</td><td><b>3,608.00</b></td></tr> <tr><td>\$</td><td></td></tr> <tr><td>\$</td><td><b>3,608.00</b></td></tr> </table> </div> <table border="0"> <tr><td>23a. \$</td><td><b>3,808.72</b></td></tr> <tr><td>23b. -\$</td><td><b>3,608.00</b></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="0"> <tr><td>23c. \$</td><td><b>200.72</b></td></tr> </table> </div>	6a. \$	<b>175.00</b>	6b. \$	<b>130.00</b>	6c. \$	<b>185.00</b>	6d. \$	<b>0.00</b>	7. \$	<b>650.00</b>	8. \$	<b>0.00</b>	9. \$	<b>120.00</b>	10. \$	<b>80.00</b>	11. \$	<b>200.00</b>	12. \$	<b>180.00</b>	13. \$	<b>120.00</b>	14. \$	<b>0.00</b>	15a. \$	<b>0.00</b>	15b. \$	<b>0.00</b>	15c. \$	<b>0.00</b>	15d. \$	<b>0.00</b>	16. \$	<b>0.00</b>	17a. \$	<b>0.00</b>	17b. \$	<b>0.00</b>	17c. \$	<b>0.00</b>	17d. \$	<b>0.00</b>	18. \$	<b>0.00</b>	19. \$	<b>0.00</b>	20a. \$	<b>0.00</b>	20b. \$	<b>0.00</b>	20c. \$	<b>0.00</b>	20d. \$	<b>0.00</b>	20e. \$	<b>0.00</b>	21. +\$	<b>180.00</b>	+\$	<b>250.00</b>	+\$	<b>80.00</b>	+\$	<b>250.00</b>	+\$	<b>60.00</b>	\$	<b>3,608.00</b>	\$		\$	<b>3,608.00</b>	23a. \$	<b>3,808.72</b>	23b. -\$	<b>3,608.00</b>	23c. \$	<b>200.72</b>
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Fill in this information to identify your case:			
Debtor 1	<b>ARELIS MILAGROS RIVERA BARBOSA</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF PUERTO RICO</u>			
Case number	<b>19-03597</b>		
(if known)			

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ ARELIS MILAGROS RIVERA BARBOSA  
ARELIS MILAGROS RIVERA BARBOSA  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date July 24, 2019

Date \_\_\_\_\_

del Matrix for local noticing  
04-3  
se 19-03597-ESL13  
strict of Puerto Rico  
i San Juan  
i Jul 24 17:43:44 AST 2019

COOP A/C JESUS ORTIZ  
PMB 159 HC 01 BOX 29030  
CAGUAS, PR 00726-4900

COOPACA  
CALL BOX 1056  
ARECIBO, PR 00613-1056

LIABLE AUTO A DIVISION OF POPULAR AUTO LLC  
BOX 21382  
N JUAN, PR 00928-1382

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

ASOC RESIDENTES DE HORIZONTES, INC.  
CALLE AURORA 176  
Gurabo, PR 00778-4047

OCIACION EMPLEADOS DE GOBIERNO  
BOX 364508  
N JUAN, PR 00936-4508

BANCO POPULAR DE PUERTO RICO  
PO BOX 11917  
SAN JUAN, PR 00922-1917

BANCO POPULAR DE PUERTO RICO  
PO BOX 3228  
SAN JUAN, PR 00936

RDONA & JIMENEZ LAW OFFICES  
BOX 9023593  
N JUAN, PR 00902-3593

CARRIBEAN ALLIANCE INSURANCE COMPANY  
PO BOX 71338  
San Juan, PR 00936-8438

CLARO  
PO BOX 70367  
SAN JUAN, PR 00936-8367

PARTAMENTO DE HACIENDA DE PR  
NKRUPCTCY DEPARTMENT  
BOX 9024140  
N JUAN, PR 00902-4140

DEPTO TRANSPORTACION Y OBRAS PUBLICAS  
SERVICIOS AL CONDUCTOR  
PO BOX 41243 MINILLAS STATION  
SAN JUAN, PR 00940-1243

FIRST BANK OF PUERTO RICO  
BANKRUPTCY DEPARTMENT  
PO BOX 9146  
SAN JUAN, PR 00908-0146

DO. OSVALDO L RODRIGUEZ FERNANDEZ  
BOX 71418  
N JUAN, PR 00936-8518

MIDLAND CREDIT MANAGEMENT, INC.  
PO BOX 60578  
LOS ANGELES, CA 90060-0578

MONARCH RECOVERY MANAGEMENT, INC.  
PO BOX 16119  
Philadelphia, PA 19114-0119

NTAGON FCU  
BOX 456  
EXANDRIA, VA 22313-0456

POPULAR AUTO  
BANKRUPTCY DEPARTMENT  
PO BOX 366818  
SAN JUAN, PR 00936-6818

PR TELEPHONE CO  
PO BOX 70367  
SAN JUAN, PR 00936-8367

ERTO RICO CONSUMER DEBT MANAGMENTM CO,  
BOX 363387  
N JUAN, PR 00936-3387

RELIABLE AUTO, A DIVISION OF POPULAR AUTO LL  
PO BOX 21382  
SAN JUAN, PR 00928-1382

SYNCE / JC PENNEY  
PO BOX 965007  
ORLANDO, FL 32896-5007

nchrony Bank  
o of PRA Receivables Management, LLC  
Box 41021  
rfolk, VA 23541-1021

THE HOME DEPOT / CBNA  
PO BOX 6497  
SIOUX FALLS, SD 57117-6497

ALEJANDRO OLIVERAS RIVERA  
ALEJANDRO OLIVERAS CHAPTER 13 TRUS  
PO BOX 9024062  
SAN JUAN, PR 00902-4062

ELIS MILAGROS RIVERA BARBOSA  
ND LOS PINOS APT 208  
K 118  
GUAS, PR 00725-1814

MONSITA LECAROS ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

VICTOR THOMAS SANTIAGO  
127 DE DIEGO AVE APT 1-A  
SAN JUAN, PR 00911-1909

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

) COOP A/C JESUS OBRERO  
B 159 HC 01 BOX 29030  
GUAS, PR 00726-4900

(d) COOPACA  
CALL BOX 1056  
ARECIBO, PR 00613-1056

End of Label Matrix	
Mailable recipients	29
Bypassed recipients	2
Total	31